

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MARYLAND
NORTHERN DIVISION

In re: KAREN L ODACHOWSKI

Case No.: 13-25155-RAG

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Robert S. Thomas, II, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2013.
- 2) The plan was confirmed on 04/11/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/25/2018.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 34,010.00.
- 10) Amount of unsecured claims discharged without full payment: 61,369.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$51,325.00
Less amount refunded to debtor:	\$1,363.00
NET RECEIPTS:	\$49,962.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$3,771.40
Other:	\$.00
TOTAL EXPENSES OF ADMINISTRATION:	\$7,371.40
Attorney fees paid and disclosed by debtor:	\$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AMERICAN INFOSOURCE LP AGENT FC	Unsecured	602.00	831.30	831.30	575.86	.00
BANK OF AMERICA	Unsecured	5,735.00	NA	NA	.00	.00
CAPITAL ONE	Unsecured	6,412.00	5,436.03	5,436.03	3,765.62	.00
CITICARDS	Unsecured	5,687.00	NA	NA	.00	.00
COMPTROLLER OF THE TREASURY	Priority	450.00	483.00	483.00	483.00	.00
DEPARTMENT STORES NATL BANK/MA	Unsecured	1,939.00	1,939.13	1,939.13	1,343.27	.00
FREEDOM FEDERAL CREDIT UNION	Secured	258.00	258.00	258.00	.00	.00
HFC/BENEFICIAL	Unsecured	6,835.00	NA	NA	.00	.00
HSBC CARD SERVICES	Unsecured	5,165.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	1,125.91	.00	.00	.00
LABCORP	Unsecured	37.00	NA	NA	.00	.00
MIDLAND FUNDING LLC	Unsecured	14,654.00	NA	NA	.00	.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NORTHLAND GROUP INC	Unsecured	20,044.00	NA	NA	.00	.00
QUANTUM3 GROUP LLC	Unsecured	1,913.00	1,913.36	1,913.36	1,325.41	.00
RECEIVABLES MANAGEMENT SYSTEM	Unsecured	238.00	165.61	165.61	114.69	.00
SPRINT NEXTEL	Unsecured	170.00	170.26	170.26	117.91	.00
US BANK TRUST NA	Secured	25,000.00	34,864.84	34,864.84	34,864.84	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	34,864.84	34,864.84	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	258.00	.00	.00
TOTAL SECURED:	35,122.84	34,864.84	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	483.00	483.00	.00
TOTAL PRIORITY:	483.00	483.00	.00

GENERAL UNSECURED PAYMENTS:	10,455.69	7,242.76	.00
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Disbursements:

Expenses of Administration:	\$7,371.40
Disbursements to Creditors:	\$42,590.60

TOTAL DISBURSEMENTS:	\$49,962.00
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/10/2019By: /s/Robert S. Thomas, II

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.